

Old Age, Disability, Death

First and current laws: 1955 (old age), 1965 (disability), 1983 (survivors).

Type of program: Social insurance system.

Exchange rate: US\$1.00 equals 1,671 Lira (ITL).

Coverage

Employees and self-employed workers.

Source of Funds

Insured person: 1.9% of earnings.

Employer: 10% of payroll.

Government: Covers any deficit.

Qualifying Conditions

Old-age pension: Age 60 (men and women), 15 years of contributions.

Disability pension: Loss of capacity to work of 65%. 7 years of contributions.

Survivor pension: 15 years of contributions or 7 years of contributions of which at least 1 was within last 5 years preceding death of insured. Available to unemployed widow or widower. Discontinued on remarriage of spouse.

Old-Age Benefits

Old-age pension: 3% of average earnings of last 5 years of employment for each of the first 15 years of pension payment; 2% of same earnings for the 16th to 35th year of pension payment.

Increase of 3% for each year of employment after age 60.

Minimum pension: 930,000 ITL after 15 years of contributions.

Adjustment of pensions according to changes in the cost of living.

Permanent Disability Benefits

Disability pensions: Amount of pension not affected by the degree of disability. Minimum: 930,000 ITL; maximum: 86% of average earnings over last 5 years' employment.

Adjustment of pensions according to changes in the cost of living.

Survivors Benefits

Survivor pension: Amount of pension varies depending on the number of eligible survivors: Spouse with 1 child, 50%; with 2 children, 60%; with 3 children, 95%, with more than 3 children, 100%.

Administrative Organization

National Social Security Institute, general supervision.

Medical care: All residents.

Source of Funds

Insured person: 3.5%.

Employer: 5%.

Government: Cash benefits: None. Medical care: 50% of direct taxes collected by State.

Qualifying Conditions

Cash sickness and maternity benefits, medical care: No qualifying period.

Sickness and Maternity Benefits

Cash sickness benefit: Private employees: 86% of monthly earnings for the first 15 days, 100% until 6th month then 86% until 12th month. Payable for 365 days. Public employees: 100% of monthly earnings for 180 days then 86% until end of illness.

Maternity benefit: 100% of earnings during 5 months of maternity leave (2 months before and 3 months after confinement). During following 7 months, mothers can remain on leave with benefit equal to 2 hours of earnings per day, or can return to work and take leave up to 2 hours a day on full pay.

Workers' Medical Benefits

Medical benefits: Services provided by doctors of the National Social Security Institute and State hospitals.

Includes all medical services, hospitalization, maternity care and pharmaceuticals. Dental care provided free for tooth extractions and the first course of treatment, fee for subsequent treatments (dental services free for children up to age 14 and for pensioners). No cost-sharing by patients. Duration: Unlimited.

Dependents' Medical Benefits

Medical benefits for dependents: Same conditions as beneficiaries.

Administrative Organization

National Social Security Institute, general supervision.

Work injury

First and current law: 1983.

Type of program: Social insurance system.

Coverage

Employees and self-employed workers.

Source of Funds

Insured person: See pension contributions.

Employer: See pension contributions.

Government: See pension contributions.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefit

Temporary disability benefit: 100% of earnings.

Sickness and Maternity

First law: 1955.

Current laws: 1955 (medical benefits), 1965 (welfare), 1967 (cash benefits), 1968 (self-employed).

Type of program: Social insurance system (cash benefits) and universal scheme (medical benefits).

Coverage

Cash benefits: Employees and self-employed workers.

Permanent Disability Benefits

Permanent disability benefits: Degree of disability multiplied by the amount of earnings used as base for calculations. Monthly benefit calculated by dividing earnings for last 5 years by number of days worked during these years and multiplying by 18.

Minimum level of disability: 15%.

Medical benefits: All necessary services provided free of charge.

Survivors Benefits

Survivor pension: As for survivor pension in old-age, disability and death scheme except it is not necessary to be unemployed.

Administrative Organization

National Social Security Institute, general supervision.,
State hospital or government approved establishments, delivery of medical services.

Unemployment

No information available on unemployment scheme in San Marino.

Family Allowances

No information available on family allowances scheme in San Marino.

Please note: This information is more than 4 years old.